



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [EAGLE BANCORP, INC.](#)

**City/State** [BETHESDA, MD](#)

## Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [10,960,718](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[EAGLE BANCORP, INC.](#)  
[7830 OLD GEORGETOWN ROAD](#)  
[BETHESDA, MD 20814](#)

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
Average assets (\$000) .....	11,479,978			9,885,735			10,346,127			8,849,516			7,971,134				
Net income (\$000) .....	91,462			51,979			132,217			142,943			152,276				
Number of BHCs in peer group .....	131			146			128			146			154				
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>																	
<b>Percent of Average Assets</b>																	
Net interest income (tax equivalent) .....	2.93	2.65	70	3.28	3.04	64	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90		
+ Non-interest income .....	0.37	1.11	12	0.33	0.91	17	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9		
- Overhead expense .....	1.26	2.24	3	1.52	2.49	8	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9		
- Provision for credit losses .....	-0.11	-0.15	50	0.69	0.56	68	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54		
+ Securities gains (losses) .....	0.01	0.01	73	0.03	0.03	73	0.02	0.02	60	0.02	0.01	79	0	0	89		
+ Other tax equivalent adjustments .....	0	0	92	0.01	0	94	0.01	0	91	0.01	0	95	0.01	0	65		
= Pretax net operating income (tax equivalent) .....	2.16	1.79	74	1.44	0.96	82	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97		
Net operating income .....	1.59	1.36	75	1.05	0.77	72	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93		
Net income .....	1.59	1.35	75	1.05	0.77	72	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93		
Net income (Subchapter S adjusted) .....		2.16			1.12			1.18			1.41				1.41		
<b>Percent of Average Earning Assets</b>																	
Interest income (tax equivalent) .....	3.41	3.14	64	4.22	4.03	67	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89		
Interest expense .....	0.39	0.27	76	0.84	0.71	63	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70		
Net interest income (tax equivalent) .....	3.01	2.85	58	3.38	3.26	49	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																	
Net loan and lease losses / Average loans and leases .....	0.28	0.13	82	0.24	0.11	85	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46		
Earnings coverage of net loan and lease losses (X) .....	10.74	4.52	43	11.04	41.28	34	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79		
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.28	1.39	45	1.36	1.22	66	1.41	1.58	41	0.98	0.94	59	1	0.94	62		
Allowance for loan and lease losses / Total loans and leases .....	1.27	1.37	46	1.34	1.21	66	1.40	1.55	41	0.97	0.93	59	1	0.93	61		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.74	0.63	65	0.83	0.60	73	0.84	0.71	68	0.66	0.56	69	0.25	0.57	21		
30–89 days past due loans and leases / Total loans and leases .....	0.05	0.27	12	0.25	0.27	55	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91		
<b>Liquidity and Funding</b>																	
Net noncore funding dependence .....	15.82	-1.82	88	20.54	5.81	87	22.82	3.20	89	25.50	10.70	88	18.73	13.54	65		
Net short-term noncore funding dependence .....	11.78	-8.21	93	15.65	0.49	91	17.56	-4.76	96	20.11	5.88	92	14.32	8.57	68		
Net loans and leases / Total assets .....	65.90	59.81	68	81.45	71.37	89	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87		
<b>Capitalization</b>																	
Tier 1 leverage ratio .....	10.65	9.11	84	10.63	9.63	76	10.31	9.13	82	11.62	10.39	78	12.10	10.37	85		
Holding company equity capital / Total assets .....	11.92	10.88	68	12.12	10.29	78	11.16	11.16	48	13.25	11.37	76	13.22	11.21	81		
Total equity capital (including minority interest) / Total assets .....	11.92	11.01	65	12.12	10.35	78	11.16	11.29	46	13.25	11.43	76	13.22	11.30	80		
Common equity tier 1 capital / Total risk-weighted assets .....	14.67	12.69	80	12.80	12.12	65	13.49	12.38	73	12.87	12.50	65	12.49	12.37	63		
Net loans and leases / Equity capital (X) .....	5.53	5.51	53	6.72	7.17	43	6.24	5.58	66	6.32	6.55	43	6.26	6.70	41		
Cash dividends / Net income .....	20.91	25.30	40	27.28	38.61	38	21.43	42.30	23	15.62	25.65	31	0	24.05	9		
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			29.17			-0.65			93.20				35.12		
<b>Growth Rates</b>																	
Assets .....	11.85	9.29	63	13.03	18.76	32	23.69	16.68	72	7.15	8.66	48	12.17	9.35	73		
Equity capital .....	9.97	9.31	68	0.28	8.26	12	4.22	6.99	39	7.37	12.19	24	16.68	12.50	77		
Net loans and leases .....	-9.50	0.79	9	8.47	15.42	30	2.79	9.07	28	8.47	8.63	60	8.93	10.51	57		
Noncore funding .....	21.77	-23.76	93	2.52	9.77	49	55.01	-12.18	97	34.91	4.16	88	-14.07	6.76	23		
<b>Parent Company Ratios</b>																	
Short-term debt / Equity capital .....	0	0.48	41	0	0.05	45	0	0.77	38	0	0.01	46	0	0.03	45		
Long-term debt / Equity capital .....	16.71	11.05	76	18.34	4.56	91	17.57	13.56	72	18.28	3.86	94	19.59	3.76	97		
Equity investment in subsidiaries / Equity capital .....	108.59	103.07	80	113.40	104.70	82	108.57	102.81	82	112.05	104.21	80	112.69	104.10	80		
Cash from ops + noncash items + op expense / Op expense + dividends .....	366.64	130.64	93	25.53	144.11	8	164.99	147.24	68	32.61	152.31	8	6.83	123.74	7		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	177,942	189,683	368,854	400,923	368,606	-6.19	34.67
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	176,247	188,026	365,578	398,155	366,285	-6.26	33.79
Tax-exempt income on loans and leases.....	1,695	1,657	3,276	2,768	2,321	2.29	329.11
Estimated tax benefit on income on loans and leases.....	547	573	1,069	1,403	807	-4.49	139.78
Income on loans and leases (tax equivalent).....	178,489	190,256	369,923	402,326	369,413	-6.18	34.85
Investment interest income (tax equivalent).....	9,702	9,255	16,959	19,674	16,582	4.83	87.12
Interest on balances due from depository institutions.....	1,094	1,720	2,601	7,438	6,616	-36.40	127.92
Interest income on other earning assets.....	640	1,067	2,078	1,983	2,009	-40.02	24.27
Total interest income (tax equivalent).....	189,925	202,298	391,561	431,421	394,620	-6.12	37.09
Interest on time deposits of \$250K or more .....	1,288	3,951	6,213	11,307	6,196	-67.40	
Interest on time deposits < \$250K.....	4,927	10,223	17,892	23,186	15,133	-51.80	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,483	18,886	29,460	56,533	38,878	-55.08	51.48
Interest on other borrowings and trading liabilities.....	1,016	1,033	2,943	2,643	4,167	-1.65	141.90
Interest on subordinated debt and mandatory convertible securities .....	6,117	6,275	11,916	11,916	11,916	-2.52	194.94
Total interest expense.....	21,831	40,368	68,424	105,585	76,290	-45.92	95.50
Net interest income (tax equivalent).....	168,094	161,930	323,137	325,836	318,330	3.81	31.97
Non-interest income.....	20,973	16,420	43,881	24,167	22,484	27.73	59.03
Adjusted operating income (tax equivalent) .....	189,067	178,350	367,018	350,003	340,814	6.01	34.51
Overhead expense.....	72,278	75,279	145,542	139,847	126,707	-3.99	28.63
Provision for credit losses.....	-6,206	34,047	45,571	13,091	8,662		
Securities gains (losses) .....	539	1,535	1,815	1,517	97	-64.89	-51.96
Other tax equivalent adjustments .....	275	434	723	595	526	-36.64	-52.99
Pretax net operating income (tax equivalent).....	123,809	70,993	178,443	199,177	206,068	74.40	56.43
Applicable income taxes .....	31,261	17,755	43,928	53,848	51,932	76.07	6.03
Tax equivalent adjustments .....	1,086	1,259	2,298	2,386	1,860	-13.74	-29.80
Applicable income taxes (tax equivalent).....	32,347	19,014	46,226	56,234	53,792	70.12	4.25
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	91,462	51,979	132,217	142,943	152,276	75.96	90.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	91,462	51,979	132,217	142,943	152,276	75.96	90.07
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	91,462	51,979	132,217	142,943	152,276	75.96	90.07
Investment securities income (tax equivalent).....	9,702	9,255	16,959	19,674	16,582	4.83	87.12
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,523	1,987	3,015	5,671	4,801	-23.35	224.73
Mortgage-backed securities .....	6,007	5,408	10,032	11,445	9,302	11.08	139.51
All other securities .....	2,172	1,860	3,912	2,558	2,479	16.76	-1.63
Cash dividends declared.....	19,126	14,180	28,330	22,332	0	34.88	
Common .....	19,126	14,180	28,330	22,332	0	34.88	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.31	2.92	77	4.09	3.75	83	3.78	3.27	82	4.88	4.19	88	4.95	4.08	94
Less: Interest expense .....	0.38	0.25	80	0.82	0.67	67	0.66	0.48	76	1.19	0.95	74	0.96	0.75	74
Equals: Net interest income (tax equivalent) .....	2.93	2.65	70	3.28	3.04	64	3.12	2.77	72	3.68	3.21	79	3.99	3.33	90
Plus: Non-interest income .....	0.37	1.11	12	0.33	0.91	17	0.42	1.21	15	0.27	0.90	10	0.28	0.90	9
Equals: adjusted operating income (tax equivalent) .....	3.29	3.82	25	3.61	3.91	38	3.55	4.04	26	3.96	4.16	44	4.28	4.27	49
Less: Overhead expense .....	1.26	2.24	3	1.52	2.49	8	1.41	2.57	3	1.58	2.59	9	1.59	2.58	9
Less: Provision for credit losses .....	-0.11	-0.15	50	0.69	0.56	68	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	73	0.03	0.03	73	0.02	0.02	60	0.02	0.01	79	0	0	65
Plus: other tax equivalent adjustments .....	0	0	92	0.01	0	94	0.01	0	91	0.01	0	95	0.01	0	89
Equals: Pretax net operating income (tax equivalent) .....	2.16	1.79	74	1.44	0.96	82	1.72	1.04	88	2.25	1.53	91	2.59	1.55	97
Less: Applicable income taxes (tax equivalent) .....	0.56	0.41	81	0.38	0.21	86	0.45	0.23	92	0.64	0.35	95	0.67	0.32	96
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	1.59	1.36	75	1.05	0.77	72	1.28	0.81	85	1.62	1.19	87	1.91	1.22	93
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.59	1.35	75	1.05	0.77	72	1.28	0.82	84	1.62	1.19	87	1.91	1.22	93
Memo: Net income (last four quarters) .....	1.54	1.25	77	1.30	0.98	84	1.28	0.82	84	1.62	1.19	86	1.91	1.22	93
Net income—BHC and noncontrolling (minority) interest .....	1.59	1.37	74	1.05	0.78	71	1.28	0.83	83	1.62	1.19	86	1.91	1.22	93
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.17	93.15	92	97.04	93.41	93	97.05	92.32	93	97.36	93.22	93	97.83	93.23	95
Average interest-bearing funds / Average assets .....	61.07	62.32	48	62.56	69.51	21	61.70	64.06	41	61.13	70.66	16	60.33	70.70	13
Interest income (tax equivalent) / Average earning assets .....	3.41	3.14	64	4.22	4.03	67	3.90	3.55	72	5.01	4.49	85	5.06	4.38	89
Interest expense / Average earning assets .....	0.39	0.27	76	0.84	0.71	63	0.68	0.52	75	1.23	1.02	69	0.98	0.81	70
Net interest income (tax equivalent) / Average earning assets .....	3.01	2.85	58	3.38	3.26	49	3.22	3.01	61	3.78	3.45	66	4.08	3.58	83
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.67	4.05	80	4.82	4.49	73	4.67	4.27	73	5.46	4.98	80	5.55	4.85	87
Interest-bearing bank balances .....	0.15	0.11	90	0.71	0.57	73	0.34	0.27	72	4.19	2.26	91	3.69	1.88	95
Federal funds sold and reverse repos .....	0.50	0.26	80	0.43	0.59	50	0.28	0.68	33	1	2.02	18	1	1.50	25
Trading assets .....	0	0.42	27		0.75			0.60			0.49			0.70	
Total earning assets .....	3.39	3.11	65	4.20	3.99	71	3.88	3.51	72	4.99	4.47	85	5.04	4.33	90
Investment securities (tax equivalent) .....	1.41	1.80	25	2.34	2.54	28	1.94	2.25	24	2.57	2.74	33	2.46	2.69	32
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.99	1.28	33	2.70	2.27	72	2.05	1.75	65	2.68	2.54	57	2.20	2.20	62
Mortgage-backed securities .....	1.14	1.56	12	2.06	2.30	23	1.55	2.05	11	2.40	2.54	31	2.24	2.44	25
All other securities .....	2.66	2.91	43	3.06	3.16	51	3.11	3.24	50	3.38	3.80	32	3.75	3.74	54
Interest-bearing deposits .....	0.46	0.24	87	1.17	0.80	83	0.91	0.53	87	2.10	1.13	94	1.40	0.85	90
Time deposits of \$250K or more .....	1.21	0.76	87	2.43	1.86	91	2.15	1.42	93	2.70	2.13	95	1.78	1.57	72
Time deposits < \$250K .....	1.49	0.72	95	2.25	1.71	93	2.11	1.36	96	2.42	1.91	90	1.93	1.42	94
Other domestic deposits .....	0.30	0.17	82	0.86	0.50	86	0.63	0.36	85	1.57	0.86	91	1.23	0.64	91
Foreign deposits .....		0.12			1.44			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.20	0.19	73	1.10	0.53	86	0.97	0.62	81	1.13	1.23	50	0.50	1.03	37
Other borrowed funds and trading liabilities .....	0.65	1.31	26	0.58	0.60	58	0.82	1.50	21	0.65	1.03	50	0.96	2.10	3
All interest-bearing funds .....	0.62	0.40	84	1.31	0.96	80	1.07	0.74	82	1.95	1.34	89	1.59	1.06	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Non-interest Income and Expenses</b>										
Total non-interest income .....		20,973		16,420		43,881		24,167		22,484
Fiduciary activities income .....		0		0		0		0		0
Service charges on deposit accounts - domestic .....		2,099		2,367		4,416		6,247		7,014
Trading revenue.....		0		0		0		0		0
Investment banking fees and commissions.....		0		0		0		0		0
Insurance activities revenue.....		265		297		605		533		616
Venture capital revenue.....		0		0		0		0		0
Net servicing fees .....		172		209		345		370		257
Net securitization income .....		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		13,583		7,517		28,554		9,356		6,859
Other non-interest income.....		4,854		6,030		9,961		7,661		7,738
Total overhead expenses .....		72,278		75,279		145,542		139,847		126,707
Personnel expense.....		41,645		34,901		74,440		79,842		67,734
Net occupancy expense.....		7,262		7,289		15,715		14,387		15,659
Goodwill impairment losses .....		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		0		23		43		715		956
Other operating expenses.....		23,371		33,066		55,344		44,903		42,358
Fee income on mutual funds and annuities.....		0		0		0		0		0
<b>Memoranda</b>										
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0
Number of equivalent employees .....		496		506		519		492		470
Average personnel expense per employee.....		83.96		68.97		143.43		162.28		144.11
Average assets per employee.....		23,145.12		19,537.02		19,934.73		17,986.82		16,959.86
<b>Analysis Ratios</b>										
Mutual fund fee income / Non-interest income .....		0	2.15	10	0	0.61	35	0	2.02	10
Overhead expenses / Net Interest Income + non-interest income .....		38.39	59.03	3	42.40	61.89	2	39.83	62.28	2
<b>Percent of Average Assets</b>										
Total overhead expense .....		1.26	2.24	3	1.52	2.49	8	1.41	2.57	3
Personnel expense.....		0.73	1.25	6	0.71	1.44	4	0.72	1.30	7
Net occupancy expense.....		0.13	0.24	10	0.15	0.30	4	0.15	0.26	10
Other operating expenses.....		0.41	0.73	6	0.67	0.72	41	0.54	0.94	13
Overhead less non-interest income .....		0.89	1.10	30	1.19	1.53	24	0.98	1.25	30
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>										
Total overhead expense .....		38.23	58.45	2	42.21	60.15	4	39.66	61.82	3
Personnel expense.....		22.03	33.10	7	19.57	34.68	4	20.28	32.36	5
Net occupancy expense.....		3.84	6.33	13	4.09	7.20	7	4.28	6.58	13
Other operating expenses.....		12.36	18.60	6	18.55	17.75	64	15.09	22.28	13
Total non-interest income .....		11.09	28.18	10	9.21	21.21	13	11.96	28.83	13
Fiduciary activities income .....		0	2.24	12	0	1.37	24	0	2.09	12
Service charges on domestic deposit accounts .....		1.11	3.19	16	1.33	2.85	23	1.20	3.27	17
Trading revenue.....		0	0.72	23	0	0.14	44	0	1.28	25
Investment banking fees and commissions.....		0	2.52	6	0	1.01	17	0	2.46	6
Insurance activities revenue.....		0.14	0.37	61	0.17	0.45	71	0.16	0.41	64
Venture capital revenue.....		0	0.02	44	0	0	49	0	0.01	44
Net servicing fees .....		0.09	0.55	36	0.12	-0.19	67	0.09	0.01	63
Net securitization income .....		0	0.01	44	0	0	50	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets .....		7.18	3.83	79	4.21	4.33	64	7.78	3.92	80
Other non-interest income.....		2.57	9.26	5	3.38	7.35	22	2.71	9.65	3
Overhead less non-interest income .....		27.14	29.94	35	33	38.09	31	27.70	31.93	34
Applicable income taxes / Pretax net operating income (tax equivalent).....		25.25	21.54	87	25.01	18.84	79	24.62	18.63	89
Applicable income tax + TE / Pretax net operating income + TE .....		26.13	23.10	83	26.78	22.28	79	25.91	21.18	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	5,916,521	6,271,688	6,201,951	6,286,358	5,722,696	-5.66	39.79	
Commercial and industrial loans .....	1,287,213	1,724,226	1,554,904	1,241,310	1,177,891	-25.35	7.74	
Loans to individuals .....	1,178	1,461	1,315	1,702	1,906	-19.37	-71.48	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	0	0	0	0	0			
Other loans and leases .....	135,129	127,279	120,051	98,313	134,731	6.17	146.68	
Less: Unearned income .....	24,534	34,460	29,804	25,228	26,523	-28.80	4.30	
Loans and leases, net of unearned income .....	7,315,507	8,090,194	7,848,417	7,602,455	7,010,701	-9.58	33.92	
Less: Allowance for loan and lease losses .....	92,560	108,796	109,579	73,658	69,944	-14.92	63.72	
Net loans and leases .....	7,222,947	7,981,398	7,738,838	7,528,797	6,940,757	-9.50	33.60	
Debt securities that reprice or mature in over 1 year .....	1,606,155	593,053	1,024,149	668,962	669,235	170.83	314.79	
Mutual funds and equity securities .....	100	100	100	100	100	0.00	-54.13	
Subtotal .....	8,829,202	8,574,551	8,763,087	8,197,859	7,610,092	2.97	52.39	
Interest-bearing bank balances .....	1,210,898	499,002	1,654,433	153,800	269,478	142.66	493.11	
Federal funds sold and reverse repos .....	320,346	25,466	28,200	38,987	11,934	1157.94	5784.39	
Debt securities that reprice or mature within 1 year .....	74,678	179,142	126,736	174,203	114,686	-58.31	240.22	
Trading assets .....	5,534	0	0	0	0			
Total earning assets .....	10,440,658	9,278,161	10,572,456	8,564,849	8,006,190	12.53	73.28	
Non-interest-bearing cash and due from depository institutions .....	64,977	111,574	106,420	49,186	40,452	-41.76	76.12	
Premises, fixed assets, and leases .....	44,177	40,839	41,775	42,826	15,438	8.17	158.24	
Other real estate owned .....	4,987	8,237	4,987	1,487	1,394	-39.46	58.22	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	405,919	360,859	392,164	330,371	325,663	12.49	42.89	
Total assets .....	10,960,718	9,799,670	11,117,802	8,988,719	8,389,137	11.85	72.16	
Quarterly average assets .....	11,457,205	10,323,973	11,139,447	9,420,276	8,434,525	10.98	85.06	
Average loans and leases (YTD) .....	7,645,203	7,892,672	7,917,820	7,371,148	6,660,728	-3.14	46.84	
<b>Memoranda</b>								
Loans held-for-sale .....	55,949	68,433	88,205	56,707	19,254	-18.24	-5.69	
Loans not held-for-sale .....	7,259,558	8,021,761	7,760,212	7,545,748	6,991,447	-9.50	34.35	
Real estate loans secured by 1–4 family .....	363,166	417,919	417,068	457,133	482,007	-13.10	-34.95	
Commercial real estate loans .....	5,551,213	5,850,627	5,782,716	5,828,263	5,239,707	-5.12	51.10	
Construction and land development .....	1,425,738	1,479,884	1,382,487	1,609,647	1,616,098	-3.66	66.26	
Multifamily .....	661,086	724,947	716,870	673,051	396,184	-8.81	64.86	
Nonfarm nonresidential .....	3,464,389	3,645,796	3,683,359	3,545,565	3,227,425	-4.98	43.43	
Real estate loans secured by farmland .....	2,142	3,142	2,167	962	982	-31.83	412.44	
Total investment securities .....	1,680,933	772,295	1,150,985	843,265	784,021	117.65	310.59	
U.S. Treasury securities .....	0	0	0	34,855	0			
US agency securities (excluding mortgage-backed securities) .....	341,227	114,831	173,456	177,214	243,566	197.16	607.63	
Municipal securities .....	100,284	90,707	108,131	73,930	45,769	10.56	-4.15	
Mortgage-backed securities .....	1,162,402	533,751	833,466	546,433	475,237	117.78	362.44	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	76,920	32,906	35,832	10,733	19,349	133.76	1448.00	
Mutual funds and equity securities .....	100	100	100	100	100	0.00	-54.13	
Available-for-sale securities .....	1,680,833	772,195	1,150,885	843,165	783,921	117.67	310.57	
U.S. Treasury securities .....	0	0	0	34,855	0			
US agency securities (excluding mortgage-backed securities) .....	341,227	114,831	173,456	177,214	243,566	197.16	607.63	
Municipal securities .....	100,284	90,707	108,131	73,930	45,769	10.56	-4.15	
Mortgage-backed securities .....	1,162,402	533,751	833,466	546,433	475,237	117.78	362.44	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	76,920	32,906	35,832	10,733	19,349	133.76	1448.00	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....								
Available-for-sale securities appreciation (depreciation) .....	6,568	21,740	21,827	4,171	-9,495	-69.79	-26.78	
Structured notes, fair value .....	33,316	0	0	0	0			
Pledged securities .....	249,571	345,507	268,419	378,360	528,216	-27.77	-35.37	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,641,636	2,416,058	2,809,334	2,064,367	2,104,220	9.34	727.82
NOW, ATS and transaction accounts .....	946,228	861,703	756,923	863,856	593,107	9.81	456.51
Time deposits less brokered deposits < \$250K .....	-1,905,656	-931,737	-2,455,690	-863,966	-464,091		
MMDA and other savings accounts .....	4,653,161	3,504,718	4,645,186	3,013,129	2,949,559	32.77	14.32
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	6,335,369	5,850,742	5,755,753	5,077,386	5,182,795	8.28	37.78
Time deposits of \$250K or more .....	169,900	293,780	231,078	350,600	445,786	-42.17	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	19,651	31,198	26,726	30,980	30,413	-37.01	-75.59
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	300,000	300,000	300,000	257,789	0	0.00	500.00
Other borrowings w/remaining maturity over 1 year .....	0	50,000	50,000	22,170	0	-100.00	
Brokered deposits < \$250K .....	2,513,778	1,791,450	3,202,372	1,796,405	1,345,704	40.32	
Noncore funding .....	3,003,329	2,466,428	3,810,176	2,457,944	1,821,903	21.77	245.87
Trading liabilities .....	5,712	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	218,273	217,882	218,077	217,687	217,296	0.18	216.39
Other liabilities .....	91,699	76,723	92,904	45,021	58,202	19.52	120.05
Total liabilities .....	9,654,382	8,611,775	9,876,910	7,798,038	7,280,196	12.11	73.11
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	316	320	315	331	342	-1.25	-5.11
Common surplus .....	431,103	440,934	427,016	482,286	528,380	-2.23	-15.23
Retained earnings .....	870,397	731,973	798,061	705,105	584,494	18.91	208.95
Accumulated other comprehensive income .....	4,520	14,668	15,500	2,959	-4,275		-69.18
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,306,336	1,187,895	1,240,892	1,190,681	1,108,941	9.97	65.51
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,306,336	1,187,895	1,240,892	1,190,681	1,108,941	9.97	65.51
Total liabilities and capital .....	10,960,718	9,799,670	11,117,802	8,988,719	8,389,137	11.85	72.16
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,641,636	2,416,058	2,809,334	2,064,367	2,104,220	9.34	61.89
Interest-bearing deposits .....	6,377,411	5,519,914	6,379,869	5,160,024	4,870,065	15.53	72.16
Total deposits .....	9,019,047	7,935,972	9,189,203	7,224,391	6,974,285	13.65	69.02
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,240,892	1,190,681	1,190,681	1,108,941	951,112		
Accounting restatements .....	0	-10,931	-10,931	0	0		
Net income .....	91,462	51,979	132,217	142,943	152,276		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	4,150	2,805	6,146	8,798	8,078		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	62	44,168	61,432	54,903	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	19,126	14,180	28,330	22,332	0		
Change in other comprehensive income .....	-10,980	11,709	12,541	7,234	-2,525		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,306,336	1,187,895	1,240,892	1,190,681	1,108,941		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	53.98	36.32	85	64	48.99	81	55.78	36.22	87	69.94	52.67	89	68.22	53.63	80
Commercial and industrial loans .....	11.74	12.25	53	17.59	14.96	65	13.99	13.52	55	13.81	11.45	65	14.04	11.42	69
Loans to individuals .....	0.01	3.48	3	0.01	2.29	6	0.01	3.40	3	0.02	2.71	5	0.02	2.65	7
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0	45	0	0.03	31	0	0	44	0	0	44
Agricultural loans.....	0	0.21	12	0	0.47	16	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases.....	1.23	4.22	24	1.30	1.29	66	1.08	4.63	18	1.09	1.08	68	1.61	2.64	47
Net loans and leases.....	65.90	59.81	68	81.45	71.37	89	69.61	61.58	72	83.76	72.36	93	82.74	73.30	87
Debt securities over 1 year.....	14.65	17.61	37	6.05	12.18	16	9.21	15.55	24	7.44	13.66	19	7.98	13.20	23
Mutual funds and equity securities .....	0	0.06	32	0	0.06	44	0	0.05	32	0	0.06	38	0	0.05	41
Subtotal .....	80.55	78.32	50	87.50	84.41	65	78.82	78.16	37	91.20	86.76	85	90.71	87.24	77
Interest-bearing bank balances .....	11.05	9.11	64	5.09	5.87	50	14.88	7.51	89	1.71	2.97	40	3.21	2.30	72
Federal funds sold and reverse repos .....	2.92	0.52	88	0.26	0.04	89	0.25	0.82	75	0.43	0.03	93	0.14	0.01	92
Debt securities 1 year or less .....	0.68	1.53	35	1.83	1.97	59	1.14	1.68	46	1.94	2.10	59	1.37	2.14	52
Trading assets .....	0.05	0.60	45	0	0.04	39	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets.....	95.26	91.43	91	94.68	92.83	76	95.09	91.05	93	95.28	92.39	84	95.44	92.24	89
Non-interest cash and due from depository institutions.....	0.59	1.01	21	1.14	1.08	58	0.96	1.07	37	0.55	1.14	17	0.48	1.25	14
Other real estate owned.....	0.05	0.02	84	0.08	0.04	80	0.04	0.02	82	0.02	0.04	47	0.02	0.04	47
All other assets.....	4.15	7.50	9	4.18	5.99	19	3.95	7.82	5	4.17	6.41	20	4.08	6.39	16
<b>Memoranda</b>															
Short-term investments .....	14.65	12.01	70	7.18	8.34	46	16.27	11.17	79	4.08	5.36	46	4.72	4.70	59
U.S. Treasury securities.....	0	1.08	12	0	0.19	31	0	0.84	17	0.39	0.29	77	0	0.37	27
US agency securities (excluding mortgage-backed securities) .....	3.11	0.77	90	1.17	0.98	65	1.56	0.63	82	1.97	1.25	72	2.90	1.67	74
Municipal securities .....	0.91	1.72	52	0.93	2.64	37	0.97	1.69	52	0.82	2.58	36	0.55	2.66	28
Mortgage-backed securities .....	10.61	12.97	42	5.45	8.33	31	7.50	11.75	31	6.08	9.38	30	5.66	8.73	32
Asset-backed securities .....	0	0.38	26	0	0.27	34	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities .....	0.70	0.52	69	0.34	0.55	57	0.32	0.42	58	0.12	0.53	46	0.23	0.52	53
Loans held-for-sale.....	0.51	0.42	73	0.70	0.56	70	0.79	0.52	75	0.63	0.39	80	0.23	0.29	70
Loans held for investment .....	66.23	59.85	71	81.86	70.96	91	69.80	61.72	73	83.95	72.01	93	83.34	73.24	87
Real estate loans secured by 1–4 family .....	3.31	11.69	15	4.26	15.05	10	3.75	11.91	18	5.09	16.02	10	5.75	16.83	11
Revolving .....	0.71	1.45	31	1.01	1.96	34	0.83	1.66	31	1.15	2.24	34	1.38	2.43	41
Closed-end, secured by first liens .....	2.52	9.84	15	3.16	12.48	11	2.85	9.81	17	3.77	13.07	12	4.22	13.60	14
Closed-end, secured by junior liens .....	0.09	0.20	37	0.09	0.31	25	0.08	0.22	33	0.17	0.37	32	0.14	0.41	27
Commercial real estate loans .....	50.65	22.48	95	59.70	30.76	95	52.01	22.22	96	64.84	33.26	97	62.46	33.39	96
Construction and land development.....	13.01	3.35	98	15.10	4.65	98	12.43	3.40	97	17.91	5	99	19.26	4.78	99
Multifamily.....	6.03	3.31	84	7.40	4.68	78	6.45	3.12	86	7.49	4.76	78	4.72	5.12	61
Nonfarm nonresidential .....	31.61	14.81	96	37.20	19.93	96	33.13	14.72	96	39.44	21.85	96	38.47	21.85	95
Real estate loans secured by farmland.....	0.02	0.34	35	0.03	0.85	32	0.02	0.33	35	0.01	0.95	27	0.01	0.88	25

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	80.88	59.66	87	77.52	68.15	69	79.02	57.15	89	82.69	72.74	69	81.63	72.88	67
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	4.96	19.82	12	5.17	21.04	8	5.31	19.43	12	6.01	22.29	8	6.88	23.13	9
Real estate loans secured by 1–4 family.....	1.06	2.42	30	1.23	2.76	30	1.17	2.64	31	1.35	3.13	29	1.66	3.34	36
Revolving .....	3.90	17.22	11	3.94	17.91	9	4.14	16.59	11	4.66	18.71	10	5.22	19.33	10
Closed-end.....	75.88	36.54	96	72.32	43.14	95	73.68	34.63	97	76.66	46.16	95	74.74	45.57	95
Construction and land development.....	19.49	5.50	98	18.29	6.52	97	17.61	5.26	96	21.17	6.97	99	23.05	6.53	98
1–4 family.....	2.43	1.11	81	3.38	1.40	85	2.34	0.93	83	4.92	1.47	95	5.70	1.52	96
Other.....	17.06	4.33	98	14.91	5.04	97	15.27	4.19	97	16.25	5.34	96	17.35	4.90	97
Multifamily.....	9.04	5.34	81	8.96	6.37	75	9.13	4.96	86	8.85	6.42	75	5.65	6.76	55
Nonfarm nonresidential .....	47.36	24.14	96	45.06	28.11	92	46.93	22.93	96	46.64	30.59	90	46.04	30.16	93
Owner-occupied.....	15.45	8.14	87	13.73	9.61	82	14.87	7.68	87	14.52	10.68	79	14.92	10.31	81
Other.....	31.90	15.71	96	31.34	18.11	89	32.06	14.95	96	32.11	19.36	89	31.11	19.35	90
Real estate loans secured by farmland.....	0.03	0.59	34	0.04	1.24	31	0.03	0.54	33	0.01	1.38	27	0.01	1.27	24
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0	45	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans .....	17.60	20.98	45	21.31	21.54	51	19.81	22.17	44	16.33	16.16	57	16.80	16.21	58
Loans to individuals .....	0.02	6.28	2	0.02	3.41	5	0.02	6.13	3	0.02	4	5	0.03	3.89	7
Credit card loans .....	0	0.51	22	0	0.03	32	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.37	12	0	0.71	16	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases.....	1.85	8.03	21	1.57	1.89	65	1.53	9.09	17	1.29	1.48	68	1.92	3.74	43
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	458.75	383.17	65	532.80	493.71	61	504.16	381.27	76	543.72	493.53	63	531.17	505.61	56
Real estate loans secured by 1–4 family.....	28.16	124.52	9	35.50	152.34	8	33.90	125.03	13	39.54	151.03	8	44.74	161.34	9
Revolving .....	6.03	15.53	28	8.43	20.05	30	7.46	17.42	30	8.91	21.25	29	10.78	23.52	35
Closed-end.....	22.13	107.53	9	27.08	129.93	8	26.44	106.14	12	30.63	127.10	11	33.96	134.73	12
Commercial real estate loans .....	430.43	238.21	90	497.03	312.13	91	470.08	234.65	92	504.10	311.74	91	486.34	316.03	89
Construction and land development.....	110.55	35.52	96	125.72	47.15	97	112.38	35.62	97	139.22	46.63	98	150	44.92	98
1–4 family.....	13.76	7.06	78	23.22	9.84	86	14.93	6.34	80	32.35	9.52	93	37.09	10.21	94
Other.....	96.79	28.07	98	102.50	36.48	98	97.45	28.16	97	106.87	35.90	97	112.91	33.75	98
Multifamily.....	51.26	34.78	76	61.59	47.28	74	58.27	32.74	83	58.21	44.76	75	36.77	48.38	53
Nonfarm nonresidential .....	268.62	157.17	89	309.72	203.73	85	299.42	155.06	90	306.66	206.64	83	299.56	208.15	85
Owner-occupied.....	87.66	52.65	79	94.34	69.16	78	94.90	52.37	82	95.50	71.54	76	97.09	70.68	75
Other.....	180.96	102.08	90	215.38	130.32	87	204.53	100.54	94	211.17	130.65	85	202.47	134.17	83
Real estate loans secured by farmland.....	0.17	3.59	34	0.27	4.84	30	0.18	3.44	32	0.08	8.66	26	0.09	8.13	25
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.03	45	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans .....	99.81	127.07	38	146.48	154.44	51	126.40	139.91	43	107.36	106.70	56	109.33	107.07	55
Loans to individuals .....	0.09	35.29	2	0.12	22.72	6	0.11	37.47	2	0.15	24.83	4	0.18	24.45	6
Credit card loans .....	0	2.61	22	0	0.21	32	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans.....	0	2.01	12	0	4.68	16	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases.....	10.48	46.75	20	10.81	13.44	65	9.76	49.54	15	8.50	10.25	68	12.51	25.58	44
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	60.58	28.84	96	58.68	33.40	91	58.89	27.32	96	62.23	35.38	93	60.10	35.09	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	343.65	187.37	90	403.31	241.60	89	375.75	183.76	92	409.22	239.13	89	391.07	243.62	86
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	431.31	244.59	90	497.65	315.12	90	470.64	240.85	92	504.72	315.15	91	488.16	318.90	87



## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	1,883,154	2,045,552	1,915,246	2,213,198	2,277,238
Commit: Secured commercial real estate loans .....	1,038,701	1,093,476	1,026,648	1,179,629	1,398,370
Commit: Unsecured real estate loans .....	24,880	750	14,793	0	3,149
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	92,752	59,454	70,780	69,723	83,162
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	26,666	0	26,911	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	26,666	0	26,911	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	164,530	324,545	454,029	178,268	110,337
Written options contracts (interest rate) .....	168,890	253,878	367,478	49,869	41,733
Purchased options contracts (interest rate) .....	59,500	0	0	0	0
Interest rate swaps .....	434,480	418,023	400,859	240,997	277,500
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	17.18	22.45	35	20.87	15.78	78	17.23	22.01	41	24.62	16.97	85	27.15	17.31	87
Standby letters of credit .....	0.85	0.67	72	0.61	0.31	81	0.64	0.71	62	0.78	0.36	87	0.99	0.35	94
Commercial and similar letters of credit .....	0	0.02	19	0	0.01	36	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent .....	0	0.12	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0.24	0.25	68	0	0	46	0.24	0.35	66	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0	46	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.24	0.14	81	0	0	47	0.24	0.30	79	0	0	47	0	0	47
Derivative contracts .....	7.55	49.75	25	10.17	4.37	78	10.99	48.62	30	5.22	2.95	77	5.12	6.51	54
Interest rate contracts .....	7.55	35.96	26	10.17	4.21	78	10.99	34.36	32	5.22	2.87	77	5.12	6.40	54
Interest rate futures and forward contracts .....	1.50	5.17	71	3.31	0.33	91	4.08	6.21	78	1.98	0.08	94	1.32	0.25	90
Written options contracts (interest rate) .....	1.54	1.82	68	2.59	0.35	90	3.31	2.18	79	0.55	0.13	87	0.50	0.26	79
Purchased options contracts (interest rate) .....	0.54	1.33	65	0	0.04	44	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps .....	3.96	20.67	24	4.27	2.79	74	3.61	20.83	20	2.68	2.19	76	3.31	5.18	52
Foreign exchange contracts .....	0	6.16	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	3.93	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0.73	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.07	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.29	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0	49	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps .....	0	0.29	37	0	0	49	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	24.63	42.93	24	25.92	23.96	59	24.19	42.82	27	30.03	24.81	71	34.19	25.18	79

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	827,400	996,446	1,222,366	469,134	429,570
Interest rate contracts .....	827,400	996,446	1,222,366	469,134	429,570
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	164,530	324,545	454,029	178,268	110,337
Written options .....	168,890	253,878	367,478	49,869	41,733
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	168,890	253,878	367,478	49,869	41,733
Purchased options .....	59,500	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	59,500	0	0	0	0
Swaps .....	434,480	418,023	400,859	240,997	277,500
Held for trading.....	553,480	0	0	0	0
Interest rate contracts .....	553,480	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	273,920	996,446	1,222,366	469,134	429,570
Interest rate contracts .....	273,920	996,446	1,222,366	469,134	429,570
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	540,576	742,568	573,481	290,866	319,233
One year or less .....	119,000	324,545	100,000	49,869	41,733
Over 1 year to 5 years .....	181,744	237,200	325,904	200,587	250,000
Over 5 years .....	239,832	180,823	147,577	40,410	27,500
Gross negative fair value (absolute value) .....	5,712	6,228	4,208	667	328
Gross positive fair value.....	6,713	4,454	5,213	584	3,956
Held for trading.....	5,534	0	0	0	0
Non-traded.....	1,179	4,454	5,213	584	3,956
Current credit exposure on risk-based capital derivative contracts .....	5,534	0	3,491	280	229
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.09	76	100	99.90	56	100	94.10	77	100	99.57	60	100	99.91	54
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	0.10	44	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts .....	0	1.17	34	0	0	47	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards .....	19.89	12.57	70	32.57	16.21	77	37.14	14.05	82	38	14.06	80	25.69	11.75	77
Written options .....	20.41	7.49	83	25.48	12.26	79	30.06	8.18	88	10.63	11.73	67	9.72	11.14	70
Exchange-traded .....	0	0.11	42	0	0	49	0	0.14	40	0	0	48	0	0	49
Over-the-counter .....	20.41	7.20	84	25.48	12.21	79	30.06	7.73	89	10.63	10.84	67	9.72	10.65	70
Purchased options .....	7.19	3.44	76	0	1.85	33	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded .....	0	0.12	40	0	0	49	0	0.15	40	0	0	49	0	0	49
Over-the-counter .....	7.19	3.04	80	0	1.81	34	0	2.86	21	0	2.28	36	0	1.22	38
Swaps .....	52.51	71.23	24	41.95	69.08	24	32.79	68.76	17	51.37	64.61	32	64.60	65.42	35
Held for trading .....	66.89	40.60	55	0	13.70	36	0	43.53	19	0	15.01	35	0	13.60	38
Interest rate contracts .....	66.89	34.42	64	0	13.72	36	0	36.62	19	0	16.17	35	0	12.87	38
Foreign exchange contracts .....	0	1.57	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts .....	0	0.58	40	0	0	49	0	0.68	38	0	0	48	0	0	49
Non-traded .....	33.11	59.40	44	100	86.30	63	100	56.47	80	100	84.99	64	100	86.40	61
Interest rate contracts .....	33.11	56.19	46	100	86.12	67	100	53.82	87	100	84.69	69	100	85.51	64
Foreign exchange contracts .....	0	0.38	33	0	0	46	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts .....	0	0.13	38	0	0	48	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	65.33	91.87	11	74.52	70.94	36	46.92	91.48	5	62	80.07	25	74.31	82.85	28
One year or less .....	14.38	28.05	43	32.57	16.71	75	8.18	32.05	32	10.63	15.20	58	9.72	12.75	62
Over 1 year to 5 years .....	21.97	26.03	43	23.80	18.62	67	26.66	27.06	54	42.76	22.92	74	58.20	22.66	82
Over 5 years .....	28.99	30.08	52	18.15	31.71	34	12.07	29.56	30	8.61	34.12	29	6.40	36.28	31
Gross negative fair value (absolute value) .....	0.69	1.25	36	0.63	3.20	13	0.34	1.55	19	0.14	1.30	21	0.08	0.66	22
Gross positive fair value .....	0.81	1.68	16	0.45	2.37	20	0.43	2.23	6	0.12	1.14	14	0.92	1.10	40
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	25	0.01	0.01	70	0	0.07	14	0	0	70	0	0.01	34
Gross positive fair value (X) .....	0.01	0.07	19	0	0.01	72	0	0.09	14	0	0	69	0	0.01	55
Held for trading (X) .....	0	0.05	47	0	0	44	0	0.07	19	0	0	44	0	0	40
Non-traded (X) .....	0	0.01	23	0	0	77	0	0.02	42	0	0	72	0	0.01	65
Current credit exposure (X) .....	0	0.05	25	0	0.02	23	0	0.06	19	0	0.01	43	0	0	40
Credit losses on derivative contracts .....	0	0	45	0	0	48	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due .....	0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.63	25	0	0.33	20	0.04	0.85	19	0	0.10	43	0	0.06	40

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	109,579	73,658	73,658	69,944	64,757
Gross losses .....	11,113	9,463	20,260	10,218	4,985
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	266	78	162	841	1,510
Net losses .....	10,847	9,385	20,098	9,377	3,475
Provision for loan and lease losses .....	-6,172	33,909	45,405	13,091	8,662
Adjustments .....	0	10,614	10,614	0	0
Ending balance .....	92,560	108,796	109,579	73,658	69,944
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.11	-0.14	52	0.69	0.55	69	0.44	0.51	41	0.15	0.12	68	0.11	0.12	54
Provision for loan and lease losses / Average loans and leases .....	-0.16	-0.25	54	0.86	0.76	65	0.57	0.82	32	0.18	0.16	61	0.13	0.16	48
Provision for loan and lease losses / Net loan and lease losses .....	-56.90	77.32	51	361.31	1,122.38	33	225.92	487.86	26	139.61	142.73	56	249.27	182.69	74
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.28	1.39	45	1.36	1.22	66	1.41	1.58	41	0.98	0.94	59	1	0.94	62
Allowance for loan and lease losses / Total loans and leases .....	1.27	1.37	46	1.34	1.21	66	1.40	1.55	41	0.97	0.93	59	1	0.93	61
Allowance for loan and lease losses / Net loans and leases losses (X) .....	4.27	15.27	13	5.80	33.72	20	5.45	11.58	38	7.86	17.18	44	20.13	21.35	67
Allowance for loan and lease losses / Nonaccrual assets .....	187.07	318.67	30	184.52	317.15	33	179.81	299.17	28	151.16	315.75	38	429.71	285.36	78
ALLL / 90+ days past due + nonaccrual loans and leases .....	187.07	260.68	37	184.52	286.97	40	179.81	244.34	39	151.16	283.41	42	429.71	259.30	80
Gross loan and lease losses / Average loans and leases .....	0.29	0.22	71	0.24	0.15	79	0.26	0.34	51	0.14	0.16	52	0.07	0.15	36
Recoveries / Average loans and leases .....	0.01	0.08	7	0	0.04	9	0	0.07	4	0.01	0.05	22	0.02	0.05	32
Net losses / Average loans and leases .....	0.28	0.13	82	0.24	0.11	85	0.25	0.27	59	0.13	0.11	63	0.05	0.09	46
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	49	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses .....	1.31	16.12	4	0.76	17.77	3	1.59	33.98	3	16.87	41.80	27	33.01	51.25	47
Earnings coverage of net loan and lease losses (X) .....	10.74	4.52	43	11.04	41.28	34	11.02	22.91	48	22.38	22.46	56	61.26	29.27	79
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.19	0.03	90	0.07	0.02	84	0.13	0.04	82	0.08	0.02	84	0	0.01	44
Real estate loans secured by 1–4 family .....	0	-0.01	62	0.26	0.01	96	0.35	0.01	98	0	0.02	30	-0.03	0.01	14
Revolving .....	0	-0.05	62	0.01	0	76	0.10	0.01	83	0	0.02	47	-0.11	0.02	8
Closed-end .....	0	-0.01	62	0.35	0.01	97	0.42	0	98	0	0.02	25	0	0.01	28
Commercial real estate loans .....	0.20	0.05	85	0.06	0.03	80	0.12	0.07	77	0.09	0.02	85	0.01	0.01	62
Construction and land development .....	0.03	0	86	0.24	-0.01	96	0.21	0	95	0	-0.02	32	0.01	-0.02	83
1–4 family .....	0.03	0	95	0.24	0	98	0.13	0	96	0	0	54	0	0	14
Other .....	0	-0.01	63	0	-0.01	62	0.09	0	93	0	-0.02	30	0.01	-0.02	88
Multifamily .....	0	0.01	51	0	0	54	0	0	58	0.47	0	99	0.03	0	92
Nonfarm nonresidential .....	0.31	0.07	87	0	0.04	44	0.10	0.11	63	0.05	0.03	72	0	0.02	54
Owner-occupied .....	0	0.01	46	0	0.01	49	0	0.02	39	0	0.01	62	0	0.01	66
Other .....	0.31	0.06	89	0	0.03	48	0.10	0.08	72	0.05	0.01	84	0	0.01	47
Real estate loans secured by farmland .....	0	-0.01	58	0	0	48	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans .....	0.83	0.20	91	0.82	0.17	93	0.76	0.47	79	0.35	0.27	67	0.27	0.18	68
Loans to individuals .....	0.78				0.74			1.13			0.74		3.31	0.71	93
Credit card loans .....	2.18				2.09			2.92			1.89			1.65	
Agricultural loans .....	0.03				0			0.19			0.02			0.03	
Loans to foreign governments and institutions .....	0				0			0							
Other loans and leases .....	0	0.08	37	0	0.14	30	0.01	0.15	46	0	0.14	33	0	0.28	30

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	3,938		19,877		103,725		26,264		57,383						
90+ days past due loans and leases .....	0		0		0		0		0						
Nonaccrual loans and leases .....	49,479		58,962		60,943		48,729		16,277						
Total past due and nonaccrual loans and leases .....	53,417		78,839		164,668		74,993		73,660						
Restructured 30–89 days past due .....	0		5,642		5,356		0		2,370						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	6,342		8,050		8,712		2,512		544						
Total restructured loans and leases .....	6,342		13,692		14,068		2,512		2,914						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	0		629		13		107		10,626						
Other real estate owned .....	4,987		8,237		4,987		1,487		1,394						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.05	0.27	12	0.25	0.27	55	1.32	0.39	93	0.35	0.31	65	0.82	0.32	91
90+ days past due loans and leases .....	0	0.10	10	0	0.04	16	0	0.12	9	0	0.03	15	0	0.03	14
Nonaccrual loans and leases .....	0.68	0.58	66	0.73	0.53	75	0.78	0.66	65	0.64	0.48	72	0.23	0.49	23
90+ days past due and nonaccrual loans and leases .....	0.68	0.73	53	0.73	0.59	70	0.78	0.85	52	0.64	0.54	70	0.23	0.54	20
30–89 days past due restructured .....	0	0.01	19	0.07	0	96	0.07	0.01	90	0	0	29	0.03	0.01	89
90+ days past due restructured .....	0	0	30	0	0	43	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured .....	0.09	0.12	46	0.10	0.08	65	0.11	0.13	52	0.03	0.07	45	0.01	0.10	20
30–89 days past due loans held for sale .....	0	0	40	0	0	47	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	38	0	0	48	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.05	0.27	11	0.25	0.27	55	1.32	0.40	93	0.35	0.31	65	0.82	0.32	90
90+ days past due assets .....	0	0.10	9	0	0.04	16	0	0.12	8	0	0.03	15	0	0.03	14
Nonaccrual assets .....	0.68	0.59	66	0.73	0.54	74	0.78	0.67	65	0.64	0.48	72	0.23	0.49	23
30+ days past due and nonaccrual assets .....	0.73	1.04	41	0.97	0.88	61	2.10	1.29	83	0.99	0.87	65	1.05	0.88	69
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.45	0.43	61	0.60	0.43	78	0.55	0.52	60	0.54	0.39	73	0.19	0.39	26
90+ days past due and nonaccrual assets + other real estate owned .....	0.50	0.46	61	0.69	0.48	76	0.59	0.55	62	0.56	0.45	70	0.21	0.45	24
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.50	0.52	52	0.75	0.58	70	0.64	0.60	59	0.56	0.56	55	0.37	0.59	30
Allowance for loan and lease losses .....	58.84	67.93	49	67.53	72.32	56	65.07	66.66	54	68.32	92.08	42	43.85	95.97	24
Equity capital + allowance for loan and lease losses .....	3.89	4.43	48	5.67	5.37	63	5.28	4.97	58	3.98	4.77	46	2.60	5.09	26
Tier 1 capital + allowance for loan and lease losses .....	4.18	5.28	41	6.15	5.86	59	5.72	6.05	51	4.35	5.30	46	2.85	5.65	28
Loans and leases + other real estate owned .....	0.74	0.88	44	0.91	0.81	61	0.91	0.97	51	0.66	0.78	49	0.44	0.82	25

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.03	0.24	12	0.30	0.28	64	1.19	0.39	92	0.24	0.28	54	0.89	0.29	92
	90+ days past due .....		0	0.12	15	0	0.04	22	0	0.16	14	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.70	0.65	63	0.68	0.56	73	0.76	0.76	62	0.54	0.45	66	0.16	0.48	20
Commercial and industrial	30–89 days past due .....		0.14	0.17	54	0.06	0.16	43	1.38	0.23	97	0.22	0.22	61	0.51	0.23	83
	90+ days past due .....		0	0.02	16	0	0.01	29	0	0.03	16	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.62	0.64	58	0.95	0.56	77	0.85	0.75	64	1.22	0.74	80	0.60	0.61	59
Individuals	30–89 days past due .....		5.43	0.55	99	1.44	0.40	90	1.67	0.83	86	0.53	0.60	51	0	0.68	6
	90+ days past due .....		0	0.07	18	0	0.02	31	0	0.14	19	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.18	11	0.41	0.16	82	20.08	0.28	97	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due .....			0			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.16			0.28			0.17			0.10			0.11	
	90+ days past due .....			0			0			0			0			0.01	
	Nonaccrual.....			0.69			0.55			0.49			0.80			0.46	
Foreign governments	30–89 days past due .....			0.01						0							
	90+ days past due .....			0						0							
	Nonaccrual.....			0.04						0.09							
Other loans and leases	30–89 days past due .....		0.32	0.11	83	0	0.32	25	6.99	0.18	98	8.66	0.28	97	0.20	0.18	75
	90+ days past due .....		0	0.01	35	0	0	40	0	0.01	33	0	0	40	0	0	41
	Nonaccrual.....		0.19	0.13	71	0	0.07	35	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.08	0.35	17	0.27	0.38	48	3.32	0.65	96	0.67	0.53	68	6.24	0.52	99
	90+ days past due .....	0	0.27	18	0	0.06	26	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual .....	2.99	0.82	93	2.91	0.66	96	1.61	0.89	84	2.87	0.55	97	0.41	0.61	38
Revolving	30–89 days past due .....	0.36	0.29	67	0.61	0.27	80	10.71	0.48	98	0.32	0.36	56	1.52	0.36	95
	90+ days past due .....	0	0.02	34	0	0.01	39	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual .....	7.09	1.05	92	0.60	0.44	66	0.35	1.13	25	0.47	0.34	66	0.42	0.35	62
Closed-end	30–89 days past due .....	0.01	0.36	4	0.16	0.40	33	1.23	0.65	82	0.77	0.56	70	7.74	0.54	99
	90+ days past due .....	0	0.29	18	0	0.07	28	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual .....	1.88	0.77	89	3.63	0.68	96	1.97	0.87	87	3.56	0.57	97	0.41	0.64	38
Junior lien	30–89 days past due .....	0.01	0.01	52	0.07	0.01	93	0.08	0.02	94	0.01	0.02	52	0.01	0.02	53
	90+ days past due .....	0	0	36	0	0	42	0	0	32	0	0	41	0	0	38
	Nonaccrual .....	0.08	0.04	77	0.05	0.03	74	0.09	0.04	80	0	0.03	11	0	0.03	12
Commercial real estate	30–89 days past due .....	0.02	0.14	24	0.30	0.20	73	1.04	0.26	94	0.20	0.15	71	0.40	0.16	83
	90+ days past due .....	0	0.01	25	0	0.02	34	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual .....	0.55	0.52	56	0.52	0.45	62	0.70	0.62	61	0.35	0.34	59	0.14	0.41	32
Construction and development	30–89 days past due .....	0.06	0.12	60	0.44	0.17	83	0.44	0.28	73	0.40	0.20	77	0.27	0.17	72
	90+ days past due .....	0	0.01	38	0	0.01	43	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual .....	1.01	0.36	85	0.85	0.29	84	0.60	0.41	79	0.72	0.18	86	0.25	0.18	73
1–4 family	30–89 days past due .....	0	0.02	33	0	0.05	35	0.09	0.03	82	0.05	0.05	76	0.27	0.07	82
	90+ days past due .....	0	0	44	0	0	47	0	0	42	0	0	47	0	0	48
	Nonaccrual .....	0.29	0.02	93	0.18	0.03	89	0.01	0.03	65	0.55	0.01	97	0	0.04	37
Other	30–89 days past due .....	0.06	0.07	73	0.44	0.09	89	0.35	0.22	74	0.34	0.12	82	0	0.06	28
	90+ days past due .....	0	0	41	0	0	44	0	0	40	0	0	44	0	0	45
	Nonaccrual .....	0.73	0.29	82	0.67	0.20	86	0.58	0.35	81	0.17	0.14	73	0.25	0.10	81
Multifamily	30–89 days past due .....	0	0.06	28	0	0.07	38	0.02	0.09	48	0	0.03	38	0	0.03	36
	90+ days past due .....	0	0	44	0	0	46	0	0	45	0	0	46	0	0	46
	Nonaccrual .....	0	0.14	21	0.28	0.04	89	0.15	0.11	72	0.30	0.03	90	0.19	0.04	86
Nonfarm non-residential	30–89 days past due .....	0.01	0.14	23	0.31	0.20	72	1.46	0.23	95	0.16	0.13	69	0.52	0.17	85
	90+ days past due .....	0	0.01	29	0	0.02	36	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual .....	0.46	0.66	46	0.43	0.57	50	0.85	0.80	59	0.20	0.36	38	0.07	0.52	20
Owner Occupied	30–89 days past due .....	0.01	0.04	37	0.06	0.06	64	0.16	0.07	83	0.13	0.06	76	0.23	0.08	82
	90+ days past due .....	0	0	34	0	0.01	40	0	0	33	0	0.01	40	0	0	38
	Nonaccrual .....	0.23	0.25	52	0.30	0.24	63	0.67	0.27	88	0.18	0.19	52	0.07	0.20	35
Other	30–89 days past due .....	0	0.09	12	0.25	0.11	80	1.30	0.14	96	0.02	0.05	57	0.29	0.07	85
	90+ days past due .....	0	0.01	36	0	0.01	42	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual .....	0.23	0.40	48	0.14	0.23	54	0.18	0.44	39	0.02	0.14	36	0	0.22	27
Farmland	30–89 days past due .....	0	0.11	30	0	0.19	29	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due .....	0	0	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual .....	0	1.10	21	0	1.17	23	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due .....		0.63			0.83			0.95			0.87			1.03	
	90+ days past due .....		0.39			0.22			0.63			0.18			0.26	
	Nonaccrual .....		0.08			0.05			0.05			0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	431,419	441,254	427,331	482,617	528,722										
Retained earnings .....	883,153	749,508	815,381	705,105	584,494										
Accumulated other comprehensive income (AOCI) .....	4,520	14,668	15,500	2,959	-4,275										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,319,092	1,205,430	1,258,212	1,190,681	1,108,941										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	104,311	104,361	104,306	105,593	106,076										
Accumulated other comprehensive income-related adjustments .....	4,893	15,208	16,010	2,572	-4,573										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,209,888	1,085,861	1,137,896	1,082,516	1,007,438										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,209,888	1,085,861	1,137,896	1,082,516	1,007,438										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	1,209,888	1,085,861	1,137,896	1,082,516	1,007,438										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	192,000	206,000	206,000	206,000	220,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	80,588	87,460	94,328	73,737	69,989										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	272,588	293,460	300,328	279,737	289,989										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	272,588	293,460	300,328	279,737	289,989										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,482,476	1,379,321	1,438,224	1,362,253	1,297,427										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	11,461,711	10,323,973	11,139,447	9,420,276	8,434,525										
Less: Deductions from common equity tier 1 capital .....	104,311	104,361	104,306	105,593	105,484										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	11,357,400	10,219,612	11,035,141	9,314,683	8,329,041										
Total risk-weighted assets .....	8,244,773	8,485,204	8,438,085	8,409,528	8,067,249										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	14.67	12.66	80	12.80	10.51										
Common equity tier 1 capital, column B .....	0	0.29	46	0	0										
Tier 1 capital, column A .....	14.67	13.44	72	12.80	11.19										
Tier 1 capital, column B .....	0	0.33	46	0	0										
Total capital, column A .....	17.98	15.42	85	16.26	12.79										
Total capital, column B .....	0	0.37	46	0	0										
Tier 1 leverage .....	10.65	9.11	84	10.63	9.63										
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.72										
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	14.67	12.66	80	12.80	10.51	69	13.49	12.35	73	12.87	12.50	65	12.49	12.37	64
	0	0.29	46	0	0	50	0	0.30	46	0	0	50	0	0	50
	14.67	13.44	72	12.80	11.19	55	13.49	13.08	64	12.87	13.19	55	12.49	13.03	49
	0	0.33	46	0	0	50	0	0.34	46	0	0	50	0	0	50
	17.98	15.42	85	16.26	12.79	81	17.04	15.23	80	16.20	14.63	78	16.08	14.48	78
	0	0.37	46	0	0	50	0	0.39	46	0	0	50	0	0	50
	10.65	9.11	84	10.63	9.63	76	10.31	9.13	82	11.62	10.39	78	12.10	10.37	85

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0			0		
Total property and casualty assets .....			0			0			0			0			0		
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0			0		
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0			0		
Total insurance underwriting equity .....			0			0			0			0			0		
Total property and casualty equity .....			0			0			0			0			0		
Total life and health equity .....			0			0			0			0			0		
Total insurance underwriting net income .....			0			0			0			0			0		
Total property and casualty .....			0			0			0			0			0		
Total life and health .....			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0			0		
Unearned premiums (P/C) .....			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0			0		
Separate account liabilities (L/H) .....			0			0			0			0			0		
Insurance activities revenue .....			265			297			605			533			616		-10.77
Other insurance activities income .....			265			297			605			533			616		-10.77
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			107,516			75,913			76,729			75,724			73,441		41.63
																	81.13
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....		BHC	0	Peer # 1	40	0	BHC	0	Peer # 2	48	0	39	0	0	48	0	0
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....			52.30					60			53.67			60			66.67
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....			47.70					40			46.33			40			33.33
Separate account assets (L/H) / Total life assets .....			13.29			0				11.24			0				0
Insurance activities revenue / Adjusted operating income .....			0.14		0.37	61		0.17		0.45	71		0.16		0.41	64	
Premium income / Insurance activities revenue .....			0		3.14	41		0		0.02	47		0		2.84	40	
Credit related premium income / Total premium income .....					30.92					100				38.23			100
Other premium income / Total premium income .....					69.08					0				61.77			50
Insurance underwriting net income / Consolidated net income .....			0		0.02	44		0		0	48		0		0	48	
Insurance net income (P/C) / Equity (P/C) .....					21.10					33.71				15.59			37.86
Insurance net income (L/H) / Equity (L/H) .....					5.07									3.62			
Insurance benefits, losses, expenses / Insurance premiums .....					-395.05					30.33				447.82			132.57
Reinsurance recovery (P/C) / Total assets (P/C) .....															0		0
Reinsurance recovery (L/H) / Total assets (L/H) .....															0		0
Net assets of insurance underwriting subsidiaries / Consolidated assets .....			0		0	44		0		0	49		0		0	49	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....			8.25		11.54	38		6.35		11.13	26		6.15		11.03	33	
<b>Broker-Dealer Activities</b>															0		0
Net assets of broker-dealer subsidiaries (\$000) .....															0		0
Net assets of broker-dealer subsidiaries / Consolidated assets .....															0		0

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	5,077	0	0	0	9,773
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	5,077	0	0	0	9,773
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.64			0.06			0.87			0			0	
Cost: Interest-bearing deposits.....		0.12			1.44			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26						5.18							
Commercial and industrial loans .....		1.03						0.64			2.35			3.83	
Foreign governments and institutions .....		0						0							
<b>Growth Rates</b>															
Net loans and leases.....		-1.19			-62.63			-2.40			-47.91			-27.26	
Total selected assets.....		3.19		-100	-35.96	14		2.04		-100	-25.04	12	-0.79	5.03	59
Deposits .....		9.07			43.26			3.46			2.53			-2.42	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	30.28	20.92	40.12	20.11	11.19
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		19,530	398	141,982	956	678	4807.04	21128.26
Dividends .....		19,185	0	141,325	0	0		
Interest .....		345	398	657	956	678	-13.32	275.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		59	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		59	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		19,589	398	141,982	956	678	4821.86	21192.39
Securities gains (losses) .....		0	0	0	0	0		-100.00
Other operating income .....		0	0	0	0	0		-100.00
Total operating income .....		19,589	398	141,982	956	678	4821.86	20305.21
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		5,958	5,958	11,916	11,916	11,916	0.00	187.27
Other expenses .....		2,486	4,142	4,647	4,565	2,771	-39.98	202.43
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		8,444	10,100	16,563	16,481	14,687	-16.40	191.57
Income (loss) before taxes .....		11,145	-9,702	125,419	-15,525	-14,009		
Applicable income taxes (credit) .....		-1,746	-1,985	-607	-3,176	-2,892		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		12,891	-7,717	126,026	-12,349	-11,117		
Equity in undistributed income of subsidiaries .....		78,571	59,696	6,191	155,292	163,392	31.62	57.25
Bank subsidiaries .....		78,571	59,696	6,191	155,292	160,742	31.62	57.87
Nonbank subsidiaries .....		0	0	0	0	2,650		-100.00
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		91,462	51,979	132,217	142,943	152,275	75.96	90.07
<b>Memoranda</b>								
Bank net income .....		97,756	59,696	147,516	155,292	160,742	63.76	96.42
Nonbank net income .....		0	0	0	0	2,650		-100.00
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,418,564	92.06	1,347,064	95.27	1,424,332	96.71	1,334,197	1,248,949	5.31	82.19
Common and preferred stock .....		1,418,564	92.06	1,347,064	95.27	1,347,235	91.47	1,334,197	1,248,949	5.31	82.19
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	77,097	5.23	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	755	-100.00	
Common and preferred stock .....		0	0	0	0	0	0	0	755	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		24,443	1.59	17,256	1.22	16,716	1.13	7,218	100	41.65	11112.39
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		95,406	6.19	48,837	3.45	29,273	1.99	70,704	72,783	95.36	49.95
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		2,536	0.16	718	0.05	2,495	0.17	3,273	8,214	253.20	-26.17
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,540,949	100.00	1,413,875	100.00	1,472,816	100.00	1,415,392	1,330,801	8.99	79.21
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		218,273	14.16	217,882	15.41	218,077	14.81	217,687	217,296	0.18	216.39
Other liabilities .....		16,340	1.06	8,098	0.57	13,847	0.94	7,025	4,564	101.78	934.83
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		234,613	15.23	225,980	15.98	231,924	15.75	224,712	221,860	3.82	232.46
Equity Capital .....		1,306,336	84.77	1,187,895	84.02	1,240,892	84.25	1,190,680	1,108,941	9.97	65.51
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		316	0.02	320	0.02	315	0.02	331	342	-1.25	-5.11
Common surplus .....		431,103	27.98	440,934	31.19	427,016	28.99	482,286	528,380	-2.23	-15.23
Retained earnings .....		870,397	56.48	731,973	51.77	798,061	54.19	705,105	584,494	18.91	208.95
Accumulated other comprehensive income .....		4,520	0.29	14,668	1.04	15,500	1.05	2,958	-4,275	-69.18	
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		1,540,949	100.00	1,413,875	100.00	1,472,816	100.00	1,415,392	1,330,801	8.99	79.21
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	14.38	12.64	67	8.69	7.29	62	10.93	7.29	81	12.20	10.58	70	14.90	11.03	84
Bank net income / Average equity investment in banks .....	14.18	12.37	67	8.99	7.98	58	10.97	7.45	77	11.87	10.85	61	13.87	11.56	75
Nonbank net income / Average equity investment in nonbanks .....		13.40			8.94			9.75		0	12.07	20	37.05	10.83	88
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.20			7.01			15.16			9.40	
Bank net income / Parent net income .....	106.88	96.24	84	114.85	107.53	78	111.57	88.16	83	108.64	103.77	76	105.56	104.73	58
Nonbank net income / Parent net income .....	0	3.10	15	0	1.11	25	0	3.59	14	0	1.08	24	1.74	0.99	75
Subsidiary holding companies' net income / Parent net income .....		67.52			107.06			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital .....	17.96	16.87	71	19.02	10.50	76	18.69	20.06	69	18.87	9.66	80	20.01	9.50	82
Total debt / Equity capital .....	16.71	11.60	76	18.34	4.75	91	17.57	14.41	72	18.28	3.93	94	19.59	3.94	97
Total debt + notes payable to subs that issued TPS / Equity capital .....	16.71	13.82	74	18.34	8.63	79	17.57	16.67	71	18.28	7.99	80	19.59	7.93	86
Total debt + Loans guaranteed for affiliate / Equity capital .....	16.71	11.69	76	18.34	4.80	91	17.57	14.68	72	18.28	3.97	94	19.59	3.98	97
Total debt / Equity capital – excess over fair value .....	16.71	11.71	76	18.34	4.75	91	17.57	14.52	72	18.28	3.93	94	19.59	3.94	97
Long-term debt / Equity capital .....	16.71	11.05	76	18.34	4.56	91	17.57	13.56	72	18.28	3.86	94	19.59	3.76	97
Short-term debt / Equity capital .....	0	0.48	41	0	0.05	45	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt .....	100	39.10	96	81.34	14.95	92	81.35	34.67	91	90.76	14.37	94	100	15.49	96
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	108.59	103.07	80	113.40	104.70	82	108.57	102.81	82	112.05	104.21	80	112.69	104.10	80
Total investment in subs / Equity capital .....	108.59	108.26	69	113.40	105.03	80	114.78	110.16	81	112.05	104.48	79	112.69	104.38	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.61	0.25	75	1.53	0.76	74	0.80	0.47	68	1	0.44	74	0.92	0.36	76
Equity investment in subs – equity cap / Net income-div (X) .....	0.78	0.83	57	2.11	2.61	51	1.02	1.82	39	1.19	1.47	53	0.92	1.18	52
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	77.38	138.64	24	9.81	133.56	5	317.62	136.59	94	10.65	153.39	5	24.31	113.37	9
Cash from ops + noncash items + op expense / Op expense + dividend .....	366.64	130.64	93	25.53	144.11	8	164.99	147.24	68	32.61	152.31	8	6.83	123.74	7
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	339.87	103.17	92	9.94	115.42	12	7.71	134.08	3	94.64	105.99	25	65.28	108.88	14
Pretax operating income + interest expense / Interest expense .....	287.06	1,479.01	23	-62.84	2,971.36	12	1,152.53	2,016.32	56	-30.29	17,211.14	6	-17.56	1,631.73	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	287.06	1,667.11	21	-62.84	1,683.42	10	1,152.53	1,539.23	60	-30.29	2,481.22	8	-17.56	1,015.91	13
Dividends + interest from subsidiaries / Interest expense + dividends .....	77.86	153.06	26	1.98	160.27	11	352.79	150.43	91	2.79	196.13	8	5.69	140.89	10
Fees + other income from subsidiaries / Salary + other expenses .....	2.37	12.78	66	0	3.69	39	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			48.31			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0	3.64	21	0	1.73	31	0	3.85	24	0	1.59	31	0	1.59	31
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.21			0		0.10		0		0	
Nonaccrual .....					0.96			0		1.03		8.16		0.70	
Total .....					1.17			0		1.13		8.16		0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total .....	0	0.03	46	0	0	49	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.79	15	0	0.09	30	0	2.66	14	0	0.13	29	0.02	0.14	61
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....	148.37	78.46	90		77.32		22.48	81.10	10		65.39				87.25	
Dividends declared / Net income .....	20.91	25.30	40	27.28	38.61	38	21.43	42.29	23	15.62	25.65	31	0	24.10	9	
Net income – dividends / Average equity.....	11.37	9.64	70	6.32	4.43	70	8.59	4.14	86	10.29	7.61	80	14.90	8.12	93	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries .....	100.31	139.49	39	0	139.95	8	498.85	132.17	95	0	160.93	7			131.90	
Dividends from nonbank subsidiaries .....	0	3.97	27	0	1.38	31	0	3.41	23	0	2.59	28			2.83	
Dividends from subsidiary holding companies.....	0	6.36	45	0	0	48	0	4.85	44	0	0	48			0	
Dividends from all subsidiaries .....	100.31	193.08	30	0	173.71	4	498.85	174.85	93	0	209.89	4			144.51	
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries .....	19.63	36.56	29	0	57.41	10	95.80	60.28	83	0	45.88	8	0	33.37	10	
Interest income from bank subsidiaries.....	0.35	0.11	84	0.67	0.07	91	0.45	0.36	76	0.62	0.09	91	0.42	0.11	88	
Management and service fees from bank subsidiaries .....	0	0.90	37	0	0.33	44	0	1.47	37	0	0.47	43	0	0.32	43	
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44	
Operating income from bank subsidiaries .....	19.98	38.35	28	0.67	62.34	17	96.25	62.88	78	0.62	48.40	13	0.42	35.67	16	
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries .....		54.17			71.47			56.39			76.61		0	80.47	8	
Interest income from nonbank subsidiaries.....		2.35			0.05			7.38			0.91		0	0.31	46	
Management and service fees from nonbank subsidiaries .....		0.63			0.01			0.86			0.02		0	0.17	46	
Other income from nonbank subsidiaries.....		0.08			0			0.16			0.01		0	0.06	46	
Operating income from nonbank subsidiaries .....		76.16			74.51			79.84			83.73		0	96.62	6	
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....		31			50.90			43.51			65.48			43.51		
Interest income from subsidiary holding companies .....		5.39			0			8.40			0			0		
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0		
Other income from subsidiary holding companies.....		-0.43			0			0.01			0			0.15		
Operating income from subsidiary holding companies.....		39.64			50.90			55.20			65.48			43.66		
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries .....	97.94	67.82	64	0	72.91	10	99.54	69.76	79	0	77.61	8	0	72.95	9	
Interest income from bank subsidiaries.....	1.76	0.39	89	100	0.85	97	0.46	0.63	71	100	0.23	98	100	0.55	98	
Management and service fees from bank subsidiaries .....	0	2.08	36	0	1.26	44	0	1.87	37	0	0.75	43	0	0.59	43	
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	0	0.04	45	0	0.01	46	0	0.01	44	
Operating income from bank subsidiaries .....	99.70	81.78	72	100	84.25	82	100	82.20	93	100	94.06	87	100	89.39	88	
Dividends from nonbank subsidiaries .....	0	2.67	26	0	1.39	31	0	1.95	23	0	1.13	29	0	2.65	26	
Interest income from nonbank subsidiaries.....	0	0.35	37	0	0	46	0	0.73	36	0	0	45	0	0	46	
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0	48	0	0.02	42	0	0	48	0	0	47	
Other income from nonbank subsidiaries.....	0.30	0.01	94	0	0	48	0	0.01	46	0	0	47	0	0	47	
Operating income from nonbank subsidiaries .....	0.30	6.48	54	0	2.17	27	0	4.70	16	0	1.56	25	0	3.33	23	
Dividends from subsidiary holding companies.....	0	2.43	45	0	0	48	0	2.53	44	0	0	47	0	0	48	
Interest income from subsidiary holding companies .....	0	0.01	45	0	0	50	0	0.11	44	0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.96	44	0	0	48	0	4.56	42	0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		135.34			645.18			135.13			1,178.56			854.19		
Loans and advances from subsidiaries / Total debt .....	0	28.31	13	0	62.48	16	0	27.08	12	0	70.71	14	0	81.26	15	